

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: INGRID RIVERA	:	CHAPTER 13
Debtor	:	
	:	
JACK N. ZAHAROPOULOS	:	
STANDING CHAPTER 13 TRUSTEE	:	
Movant	:	
	:	
vs.	:	
	:	
INGRID RIVERA	:	
Respondent	:	CASE NO. 1-21-bk-02672

TRUSTEE’S OBJECTION TO CHAPTER 13 PLAN

AND NOW, this 17th day of March, 2022, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor’s plan for the following reason(s):

1. Debtor’s plan violates 11 U.S.C. § 1325(a)(4) in that the value of property to be distributed under the plan on account of each allowed unsecured claim is less than the amount that would be paid on such claim if the estate were liquidated under Chapter 7. More specifically, the debtor has excess non-exempt equity in the following:

a. Residential real estate. The Trustee has requested proof of the value of the debtor’s home as stated in her schedules.

2. The debtor has not demonstrated that all tax returns have been filed as required by § 1325(a)(9). (2018-2020 – IRS Claim #4)

3. Trustee avers that debtor’s plan cannot be administered due to the lack of the following:

a. The debtor has not provided to the Trustee copies of 2020 and 2021 Federal Income Tax Returns as required by § 521(e)(2)(A).

WHEREFORE, Trustee alleges and avers that debtor's plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

/s/Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
(717) 566-6097

CERTIFICATE OF SERVICE

AND NOW, this 24th day of March, 2022, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

John Hyams, Esquire  
2023 N. 2<sup>nd</sup> Street, Suite 203  
Harrisburg, PA 17102

/s/Deborah A. Behney  
Office of Jack N. Zaharopoulos  
Standing Chapter 13 Trustee